

**Table I.F.4(2005) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.4%	74.1%	80.3%	80.8%	78.6%	74.4%	79.2%	75.7%
Industry group **								
Agric., fish., forest.	72.5%	.	.	.	.	.	75.6%	68.6%
Mining and manufacturing	73.8%	.	.	.	.	.	81.4%	72.9%
Construction	77.1%	.	.	.	.	.	72.2%	81.6%
Utilities and transp.	73.0%	.	.	.	.	.	91.2%	70.7%
Wholesale trade	78.4%	.	.	.	.	.	79.4%	78.1%
Fin. svcs. and real estate	73.1%	.	.	.	.	.	79.8%	72.2%
Retail trade	69.9%	.	.	.	.	.	81.2%	67.1%
Professional services	80.1%	.	.	.	.	.	79.0%	80.4%
Other services	80.7%	.	.	.	.	.	80.1%	80.9%
Ownership								
For profit, incorporated	75.4%	.	.	.	.	.	79.5%	74.4%
For profit, unincorporated	79.2%	.	.	.	.	.	77.2%	80.0%
Nonprofit	79.6%	.	.	.	.	.	79.6%	79.6%
Age of firm								
Less than 5 years	81.3%	.	.	.	.	.	80.7%	82.1%
5-9 years	83.3%	.	.	.	.	.	79.9%	87.2%
10-19 years	79.2%	.	.	.	.	.	78.8%	79.5%
20 or more years	75.5%	.	.	.	.	.	79.1%	74.6%
Unknown	75.6%	.	.	.	.	.	63.1%	75.7%
Multi/single status								
2 or more locations	75.3%	.	.	.	.	.	81.8%	75.1%
1 location only	79.1%	.	.	.	.	.	78.9%	79.2%
Percent full-time employees								
Less than 25%	74.5%	.	.	.	.	.	77.0%	73.5%
25-49 %	74.4%	.	.	.	.	.	77.2%	73.8%
50-74 %	77.5%	.	.	.	.	.	76.7%	77.6%
75% or more	76.4%	.	.	.	.	.	79.6%	75.6%
Union presence								
No union employees	77.7%	.	.	.	.	.	80.4%	76.7%
Has union employees	75.4%	.	.	.	.	.	62.3%	76.2%
Unknown	70.2%	.	.	.	.	.	76.7%	70.0%
Percent low wage employees **								
50% or more low wage	73.0%	.	.	.	.	.	79.8%	71.5%
Less than 50% low wage	77.0%	.	.	.	.	.	79.1%	76.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.4(2005) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.58%	0.76%	1.51%	1.16%	0.89%	1.11%	0.72%	0.76%
<b>Industry group **</b>								
Agric., fish., forest.	6.96%	.	.	.	.	.	5.23%	11.36%
Mining and manufacturing	1.93%	.	.	.	.	.	1.27%	2.25%
Construction	2.10%	.	.	.	.	.	2.89%	3.86%
Utilities and transp.	2.24%	.	.	.	.	.	1.90%	2.74%
Wholesale trade	2.55%	.	.	.	.	.	2.41%	3.03%
Fin. svcs. and real estate	1.04%	.	.	.	.	.	1.53%	1.17%
Retail trade	2.57%	.	.	.	.	.	1.53%	3.03%
Professional services	1.26%	.	.	.	.	.	1.35%	1.53%
Other services	1.18%	.	.	.	.	.	1.43%	1.58%
<b>Ownership</b>								
For profit, incorporated	0.66%	.	.	.	.	.	0.58%	0.87%
For profit, unincorporated	1.55%	.	.	.	.	.	2.61%	1.54%
Nonprofit	1.46%	.	.	.	.	.	2.70%	1.48%
<b>Age of firm</b>								
Less than 5 years	3.16%	.	.	.	.	.	1.77%	5.34%
5-9 years	2.01%	.	.	.	.	.	1.89%	3.12%
10-19 years	1.73%	.	.	.	.	.	1.38%	2.57%
20 or more years	0.72%	.	.	.	.	.	1.59%	0.90%
Unknown	1.29%	.	.	.	.	.	16.85%	1.30%
<b>Multi/single status</b>								
2 or more locations	0.89%	.	.	.	.	.	2.35%	0.91%
1 location only	0.63%	.	.	.	.	.	0.63%	0.89%
<b>Percent full-time employees</b>								
Less than 25%	3.20%	.	.	.	.	.	4.68%	4.61%
25-49 %	2.46%	.	.	.	.	.	3.36%	2.69%
50-74 %	1.41%	.	.	.	.	.	1.92%	1.78%
75% or more	0.60%	.	.	.	.	.	0.87%	0.80%
<b>Union presence</b>								
No union employees	0.47%	.	.	.	.	.	0.74%	0.59%
Has union employees	1.42%	.	.	.	.	.	3.66%	1.54%
Unknown	2.83%	.	.	.	.	.	7.61%	2.78%
<b>Percent low wage employees **</b>								
50% or more low wage	1.26%	.	.	.	.	.	1.96%	1.59%
Less than 50% low wage	0.57%	.	.	.	.	.	0.73%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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